Illinois Standard Health Application for Individual & Family Health Insurance Coverage

INSTRUCTIONS:

1. Any information you provide in this application is confidential.
2. The answers you provide in this application must be true and complete, to the best of your knowledge and belief. Do not leave any question unmarked.
3. An intentional misrepresentation may result in your policy being modified or terminated, or in claims being reduced or denied.
4. [For online version only]: You should have the following information available, for each person requesting coverage:
   - Social Security Number, date of birth, and height/weight;
   - Information about any current or prior insurance coverage in effect within the last 24 months; and
   - Personal health information. If you do not have enough information to respond to a question, you should obtain any required information from your current or former health care provider(s).
5. For purposes of this application, the term "dependent" refers to any child up to age 26 (or age 30 for military veterans) for whom you are requesting coverage, regardless of whether the child may be considered a dependent for tax or other purposes. For information about Illinois' Young Adult Dependent Coverage law, which allows parents to cover children up to age 26, and up to age 30 for military veterans, please visit the Illinois Department of Insurance website at www.insurance.illinois.gov.

A Applicant Information

Name (Last)	(First)	(MI)
Residential Street Address:		Apt #:
City:	State:	Zip:
Mailing Address (if different):		Apt #:
City:	State:	Zip:
Primary phone number: ( )	Best time to call: ☐ Morning ☐ Afternoon ☐ Evening	
Secondary phone number: ( )	Best time to call: ☐ Morning ☐ Afternoon ☐ Evening	
Email address (optional):		
Please check one of the following boxes: ☐ New application ☐ Dependent addition ☐ Plan Change ☐ Reinstatement		
Requested Effective Date: _____ (coverage not in force until the insurance carrier approves your application and determines the effective date).		

B Employment Information

Occupation:	Job title:
Spouse/Domestic Partner's occupation:	Job title:
Currently employed? (optional) Self: ☐ Yes ☐ No Spouse/Domestic Partner: ☐ Yes ☐ No	

APPLICANT NAME ________________________________ DATE ____________________

C Persons Requesting Coverage

List all family members you wish to include under the policy. Insurance companies may have different rules about who may qualify as an eligible dependent. For more information regarding the available coverage, please check with your insurance agent or insurance carrier.

If additional space is required, please attach a separate sheet and be sure to sign and date that sheet.

Self

Name (Last) | (First) | (MI)

Social Security Number (for internal use only): | Date of birth: / /

State of Birth (country if born outside the U.S.): | Gender: ☐ Male ☐ Female

Percentage of time annually spent outside of Illinois for residence, work or school:

Spouse/Domestic Partner

Name (Last) | (First) | (MI)

Social Security Number (for internal use only): | Date of birth: / /

State of Birth (country if born outside the U.S.): | Gender: ☐ Male ☐ Female

Percentage of time annually spent outside of Illinois for residence, work or school:

Dependent

Name (Last) | (First) | (MI)

Relationship to Applicant: | Date of birth: / /

Social Security Number (for internal use only): | Gender: ☐ Male ☐ Female

Eligible military veteran*: ☐ Yes ☐ No

Percentage of time annually spent outside of Illinois for residence, work or school:

Dependent

Name (Last) | (First) | (MI)

Relationship to Applicant: | Date of birth: / /

Social Security Number (for internal use only): | Gender: ☐ Male ☐ Female

Eligible military veteran*: ☐ Yes ☐ No

Percentage of time annually spent outside of Illinois for residence, work or school:

Dependent

Name (Last) | (First) | (MI)

Relationship to Applicant: | Date of birth: / /

Social Security Number (for internal use only): | Gender: ☐ Male ☐ Female

Eligible military veteran*: ☐ Yes ☐ No

Percentage of time annually spent outside of Illinois for residence, work or school:

APPLICANT NAME _____ DATE _____

Dependent

Name (Last)	(First)	(MI)
Relationship to Applicant:	Date of birth: / /	
Social Security Number (for internal use only):	Gender: ☐ Male ☐ Female	
Eligible military veteran*: ☐ Yes ☐ No		
Percentage of time annually spent outside of Illinois for residence, work or school:		

✶ An "eligible military veteran" is a veteran who served in the active or reserve components of the U.S. Armed Forces, including the National Guard, and who received a release or discharge other than a dishonorable discharge.

D Current/Prior Coverage Information

For EACH person listed on this application, please indicate any public health insurance coverage (for example, Medicare, HFS Medical Card, All Kids, Family Care, or other federal and state programs) or private health insurance in effect within the last 24 months. Each person applying for insurance must be listed below. If health insurance coverage was not in effect within the last 24 months, please indicate **NONE.**

Self

Name (Last)	(First)	(MI)
Dates of coverage: From: _____/_____/_____ To: _____/_____/_____	Is the issuance of this coverage **replacing** your existing coverage?* ☐ Yes ☐ No	
Type of coverage: ☐ Medicare ☐ Other Public ☐ Private (Insurer: _____) ☐ None		

Spouse/Domestic Partner

Name (Last)	(First)	(MI)
Dates of coverage: From: _____/_____/_____ To: _____/_____/_____	Is the issuance of this coverage **replacing** your existing coverage?* ☐ Yes ☐ No	
Type of coverage: ☐ Medicare ☐ Other Public ☐ Private (Insurer: _____) ☐ None		

Dependent

Name (Last)	(First)	(MI)
Dates of coverage: From: _____/_____/_____ To: _____/_____/_____	Is the issuance of this coverage **replacing** your existing coverage?* ☐ Yes ☐ No	
Type of coverage: ☐ Medicare ☐ Other Public ☐ Private (Insurer: _____) ☐ None		

Dependent

Name (Last)	(First)	(MI)
Dates of coverage: From: _____/_____/_____ To: _____/_____/_____	Is the issuance of this coverage **replacing** your existing coverage?* ☐ Yes ☐ No	
Type of coverage: ☐ Medicare ☐ Other Public ☐ Private (Insurer: _____) ☐ None		

APPLICANT NAME ______________________________ DATE ____________________

Dependent

Name (Last) | (First) | (MI)

Dates of coverage:
From: ______/______/______ To: ______/______/______

Is the issuance of this coverage **replacing** your existing coverage?✶ ☐ Yes ☐ No

Type of coverage:
☐ Medicare ☐ Other Public ☐ Private (Insurer: ________________________________) ☐ None

Dependent

Name (Last) | (First) | (MI)

Dates of coverage:
From: ______/______/______ To: ______/______/______

Is the issuance of this coverage **replacing** your existing coverage?✶ ☐ Yes ☐ No

Type of coverage:
☐ Medicare ☐ Other Public ☐ Private (Insurer: ________________________________) ☐ None

Dependent

Name (Last) | (First) | (MI)

Dates of coverage:
From: ______/______/______ To: ______/______/______

Is the issuance of this coverage **replacing** your existing coverage?✶ ☐ Yes ☐ No

Type of coverage:
☐ Medicare ☐ Other Public ☐ Private (Insurer: ________________________________) ☐ None

Dependent

Name (Last) | (First) | (MI)

Dates of coverage:
From: ______/______/______ To: ______/______/______

Is the issuance of this coverage **replacing** your existing coverage?✶ ☐ Yes ☐ No

Type of coverage:
☐ Medicare ☐ Other Public ☐ Private (Insurer: ________________________________) ☐ None

✶ If answering **"YES"** please carefully read the following notice.

NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT & HEALTH INSURANCE

According to information you have furnished, you intend to lapse or otherwise terminate existing accident and health insurance and replace it with a policy to be issued by the insurance carrier. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

1. Health conditions which you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interests to make sure you understand all the relevant factors involved in replacing your present coverage.
3. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical/health history. Failure to include all material medical information on an application may provide a basis for the insurance carrier to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.
4. It is recommended that you do not terminate your present contract until you are certain that your application for the new contract has been approved by the insurance carrier.

APPLICANT NAME _____ DATE _____

DEPENDENT NAME (If submitted separately) _____

E Health Statement

The federal **Genetic Information Nondiscrimination Act** prohibits health insurers from asking for and using **"genetic information"** when deciding whether to offer coverage and how much to charge for coverage. For more information on the Genetic Information Nondiscrimination Act, please visit the Illinois Department of Insurance website at www.insurance.illinois.gov.

Instructions:

1. Each medical question below applies to each person requesting coverage.
2. Answer the questions below with either Yes or No. If you answer Yes to any question, you must provide additional information in Section F below.
3. Do not leave any question unmarked.

Limited Privacy Available: Persons age 18 or older may submit a signed and dated separate health statement. The information provided in such separate health statement(s) will likely be disclosed to the primary applicant.

1 For the following conditions, **within the past 5 years**, have you or any dependents for whom you are requesting coverage:

- Been tested for or diagnosed with;
- Had treatment recommended;
- Received treatment, including prescription medications; or
- Been hospitalized for any illness, injury, or health condition listed below?

If answering "YES," circle all that apply.

Example:

Heart condition: Heart attack, chest pain, heart murmur, irregular heartbeat, high/elevated cholesterol, or high/elevated blood pressure? ☑ Yes ☐ No

A. **Heart/Circulatory conditions/disorders** ▶ **Heart:** Heart attack, chest pain, heart murmur, irregular heartbeat, high/elevated blood pressure*, or high/elevated cholesterol*? ✶ If applicable, please provide last known blood pressure or cholesterol reading in Section F. ▶ **Circulatory:** Anemia, bleeding/clotting disorder, varicose/spider vein, or phlebitis?	☐ Yes	☐ No
B. **Lymphatic conditions/disorders:** Lymphadenopathy, enlarged lymph nodes, or disease of the spleen?	☐ Yes	☐ No
C. **Cancer/Tumors/Growths:** Cancer, tumors, cysts, polyps, lumps, or other abnormal growths?	☐ Yes	☐ No
D. **Respiratory conditions/disorders:** Asthma, bronchitis, emphysema, sleep apnea, pneumonia, tuberculosis, or chronic obstructive pulmonary disease (COPD)?	☐ Yes	☐ No
E. **Intestinal/Digestive conditions/disorders:** Acid reflux, ulcers, hernia *(indicate type)*, colitis, hemorrhoids, rectal bleeding, irritable bowel syndrome, chronic diarrhea, hepatitis *(indicate type)*, elevated liver function test, jaundice, cirrhosis, gallstones, gallbladder infection or inflammation, pancreatitis, or Crohn's disease?	☐ Yes	☐ No
F. **Urinary conditions/disorders:** Kidney infection, kidney stones, bladder infection, cystitis, urinary reflux, or urinary tract infection (UTI)?	☐ Yes	☐ No

APPLICANT NAME _____ DATE _____

DEPENDENT NAME (If submitted separately) _____

G. **Metabolic/Endocrine conditions/disorders:** Diabetes, thyroid disorder, high/low blood sugar, adrenal, pituitary or other glandular disorder, chronic fatigue syndrome, or obesity/weight loss surgery?	☐ Yes	☐ No
H. **Brain/Nervous System conditions/disorders:** Seizures, migraine headaches or chronic severe headaches, head injury, paralysis, epilepsy, tremor, stroke or TIA, multiple sclerosis, Parkinson's, restless leg syndrome, or Lou Gehrig's disease (ALS)?	☐ Yes	☐ No
I. **Immune System conditions/disorders:** HIV positive, AIDS, or diseases associated with AIDS?	☐ Yes	☐ No
J. **Musculoskeletal conditions/disorders:** Arthritis, gout, lupus, herniated disc, temporomandibular joint disorder (TMJ), carpal tunnel syndrome, disease/disorder of the back or spine, or other bone or joint disorder?	☐ Yes	☐ No
K. **Mental/Behavior/Emotional conditions/disorders:** Depression, anxiety disorder, attention deficit disorder, chemical imbalance, bi-polar disorder, obsessive compulsive disorder, or eating disorder?	☐ Yes	☐ No
L. **Allergies:** Allergies in any form, hay fever, hives, or anaphylaxis?	☐ Yes	☐ No
M. **Eye conditions/disorders:** Glaucoma, cataracts, strabismus (crossed eyes), or detached retina?	☐ Yes	☐ No
N. **Ear conditions/disorders:** Hearing disorder, ear infection, or loss of hearing?	☐ Yes	☐ No
O. **Nasal conditions/disorders:** Deviated septum, adenoiditis or sinusitis?	☐ Yes	☐ No
P. **Throat conditions/disorders:** Tonsillitis or strep throat?	☐ Yes	☐ No
Q. **Skin conditions/disorders:** Acne, psoriasis, eczema, keratosis, pre-cancerous lesions, herpes, or melanoma?	☐ Yes	☐ No
R. **Congenital Abnormalities/Developmental Disorders** ▶ **Congenital Abnormality:** Cleft palate/lip, club foot, or heart/lung/kidney defect or malformation? ▶ **Developmental disorder:** Pervasive development disorder, Down's syndrome, autism spectrum disorder, or learning disability?	☐ Yes	☐ No
S. **Reproductive System conditions/disorders:** ▶ **Female:** Infertility, abnormal menstrual bleeding, abnormal PAP smear, endometriosis, ovarian cyst, sexually transmitted disease, human papillomavirus (HPV), pregnancy complications, uterine fibroid, breast infection or inflammation? ▶ Is any female applicant currently pregnant, an expectant parent or in the process of adopting? ▶ **Male:** Infertility, erectile dysfunction, sexually transmitted disease, prostate disorder, or gynecomastia? ▶ Is any male applicant an expectant parent or in the process of adopting?	☐ Yes ☐ Yes ☐ Yes ☐ Yes	☐ No ☐ No ☐ No ☐ No
T. **Other Conditions:** Within the **past 5 years**, has anyone applying for coverage been diagnosed with, had treatment or testing recommended, received treatment, including prescription medications, or been hospitalized for **any illness, injury or health condition not indicated elsewhere in this application?** **Note:** You must include any illness, injury or health condition related to one of the categories above, even if your specific illness, injury, or condition is not listed above.	☐ Yes	☐ No

APPLICANT NAME _____ DATE _____

DEPENDENT NAME (If submitted separately) _____

Within the past FIVE (5) YEARS:		
2 Has anyone applying for coverage received treatment or had treatment recommended for drug or alcohol abuse, or been convicted of a drug or alcohol related offense (including a DUI)?	☐ Yes	☐ No
3 **Other than indicated elsewhere on this application**, has anyone applying for coverage had an implant (e.g., breast, chin or penile implant), internal fixation (e.g., pins, plates, rods, screws), prosthesis, pacemaker, heart valve replacement, shunt or monitoring device?	☐ Yes	☐ No
4 Has anyone applying for coverage had testing performed and are currently **waiting for results**, or been advised to have treatment, testing, counseling, therapy, or surgery which has **not yet been performed**?	☐ Yes	☐ No

Within the past TWELVE (12) MONTHS		
5 Has anyone applying for coverage experienced unexpected weight gain or loss of more than 20 pounds?	☐ Yes	☐ No
6 Has anyone applying for coverage used any tobacco product (such as cigarettes, snuff, chewing tobacco or any nicotine substitution product)? ▶ If yes, indicate who: ☐ Primary applicant ☐ Spouse/Domestic partner ☐ Dependent children	☐ Yes	☐ No
7 Has anyone applying for coverage participated in any dangerous or extreme sport activities, including, but not limited to: organized automobile/motorcycle/powerboat racing, skydiving, bungee jumping, ultralight flying, scuba diving, hang gliding, or outdoor rock/mountain climbing?	☐ Yes	☐ No

If yes, indicate:

Who & Which Activity	When/How Often	Do you plan continued participation?
_____		☐ Yes ☐ No
_____		☐ Yes ☐ No
_____		☐ Yes ☐ No

8 **Other than indicated elsewhere on this application**, has any person applying for coverage EVER been treated, hospitalized, or had surgery for: ◆ bypass; ◆ angioplasty; ◆ stent; ◆ aneurysm; ◆ valve replacement; ◆ cancer; ◆ stroke; ◆ congenital abnormality; or ◆ organ or bone marrow transplant?	☐ Yes	☐ No

APPLICANT NAME _____ DATE _____

DEPENDENT NAME (If submitted separately) _____

9 For **EACH** person applying for coverage, complete the following information regarding his/her **last physical exam** (including checkups):

Person's Name:_____ Exam Date (MM/YY):_____/_____ Routine preventive care/wellness visit? Y / N

Person's Name:_____ Exam Date (MM/YY):_____/_____ Routine preventive care/wellness visit? Y / N

Person's Name:_____ Exam Date (MM/YY):_____/_____ Routine preventive care/wellness visit? Y / N

Person's Name:_____ Exam Date (MM/YY):_____/_____ Routine preventive care/wellness visit? Y / N

Person's Name:_____ Exam Date (MM/YY):_____/_____ Routine preventive care/wellness visit? Y / N

Person's Name:_____ Exam Date (MM/YY):_____/_____ Routine preventive care/wellness visit? Y / N

Person's Name:_____ Exam Date (MM/YY):_____/_____ Routine preventive care/wellness visit? Y / N

Person's Name:_____ Exam Date (MM/YY):_____/_____ Routine preventive care/wellness visit? Y / N

10 For **EACH** person applying for coverage, complete the following information regarding his/her **height and weight**:

Person's Name:_____Height (Feet/Inches):_____/_____ Weight (in pounds): _____

Person's Name:_____Height (Feet/Inches):_____/_____ Weight (in pounds): _____

Person's Name:_____Height (Feet/Inches):_____/_____ Weight (in pounds): _____

Person's Name:_____Height (Feet/Inches):_____/_____ Weight (in pounds): _____

Person's Name:_____Height (Feet/Inches):_____/_____ Weight (in pounds): _____

Person's Name:_____Height (Feet/Inches):_____/_____ Weight (in pounds): _____

Person's Name:_____Height (Feet/Inches):_____/_____ Weight (in pounds): _____

F Additional Information

If you answered "YES" to any of the questions in Section E, you must provide additional information below. For an example of how to fill out this section, please visit the Illinois Department of Insurance website at www.insurance.illinois.gov.

Attach a separate sheet for additional information if necessary.

Question Number: Name of Individual:

Condition/Diagnosis: _____

Treatment Received: _____

_____

Treatment Ongoing? ☐ Yes ☐ No First & Last Treatment Date: _____

Additional tests or treatment recommended? _____

Medication prescribed (if any): _____

_____ Currently taking medication? ☐ Yes ☐ No

Physician Name _____

Phone # (_____)_____ City & State _____

APPLICANT NAME ____________________ DATE ______________

DEPENDENT NAME (If submitted separately) ____________________

Question Number: **Name of Individual:**

Condition/Diagnosis: ____________________

Treatment Received: ____________________

Treatment Ongoing? ☐ Yes ☐ No First & Last Treatment Date: ____________________

Additional tests or treatment recommended? ____________________

Medication prescribed (if any): ____________________

____________________ Currently taking medication? ☐ Yes ☐ No

Physician Name ____________________

Phone # (________)______________ City & State ____________________

Question Number: **Name of Individual:**

Condition/Diagnosis: ____________________

Treatment Received: ____________________

Treatment Ongoing? ☐ Yes ☐ No First & Last Treatment Date: ____________________

Additional tests or treatment recommended? ____________________

Medication prescribed (if any): ____________________

____________________ Currently taking medication? ☐ Yes ☐ No

Physician Name ____________________

Phone # (________)______________ City & State ____________________

Question Number: **Name of Individual:**

Condition/Diagnosis: ____________________

Treatment Received: ____________________

Treatment Ongoing? ☐ Yes ☐ No First & Last Treatment Date: ____________________

Additional tests or treatment recommended? ____________________

Medication prescribed (if any): ____________________

____________________ Currently taking medication? ☐ Yes ☐ No

Physician Name ____________________

Phone # (________)______________ City & State ____________________

Question Number: **Name of Individual:**

Condition/Diagnosis: ____________________

Treatment Received: ____________________

Treatment Ongoing? ☐ Yes ☐ No First & Last Treatment Date: ____________________

Additional tests or treatment recommended? ____________________

Medication prescribed (if any): ____________________

____________________ Currently taking medication? ☐ Yes ☐ No

Physician Name ____________________

Phone # (________)______________ City & State ____________________

APPLICANT NAME ____________________ DATE ____________

DEPENDENT NAME (If submitted separately) ________________________

G Prescription Information within the last twelve (12) months

Within the past 12 months, has anyone applying for coverage been prescribed medication (other than for the common cold or flu) that is **not indicated elsewhere in this application**? ☐ Yes ☐ No

Attach a separate sheet for additional information if necessary.

Name of Individual:

Name of Medication: ____________________

Reason for Taking: ____________________

First & Last Treatment Date: ____________ **Currently taking medication?** ☐ Yes ☐ No

Physician Name: ____________________

Phone # (______)____________ **City & State** ____________

Name of Individual:

Name of Medication: ____________________

Reason for Taking: ____________________

First & Last Treatment Date: ____________ **Currently taking medication?** ☐ Yes ☐ No

Physician Name: ____________________

Phone # (______)____________ **City & State** ____________

Name of Individual:

Name of Medication: ____________________

Reason for Taking: ____________________

First & Last Treatment Date: ____________ **Currently taking medication?** ☐ Yes ☐ No

Physician Name: ____________________

Phone # (______)____________ **City & State** ____________

Name of Individual:

Name of Medication: ____________________

Reason for Taking: ____________________

First & Last Treatment Date: ____________ **Currently taking medication?** ☐ Yes ☐ No

Physician Name: ____________________

Phone # (______)____________ **City & State** ____________

Name of Individual:

Name of Medication: ____________________

Reason for Taking: ____________________

First & Last Treatment Date: ____________ **Currently taking medication?** ☐ Yes ☐ No

Physician Name: ____________________

Phone # (______)____________ **City & State** ____________

APPLICANT NAME _____ DATE _____

AFFIRMATION

Signature – Adult applicants must sign this form below. Parent or guardian signature is required for applicants under the age of 18. **By signing this form, you certify the following**:

1. I have read this entire application or it has been read to me.
2. No independent producer, agent or employee of the insurer can change any part of this application or waive the requirement that I answer all questions completely and accurately.
3. I understand that if I intentionally omit or provide false information on or in relation to this application, then this policy may be cancelled retroactively, in which case any claim I submit may not be paid by the insurer. I understand that if I intentionally omit or provide false information on or in relation to this application that I may face legal liability, including legal action based on fraud.
4. **All of the answers provided within this application are, to the best of my knowledge and belief, true and complete.** For more information, please visit the Illinois Department of Insurance's website at www.insurance.illinois.gov.

STATEMENT OF UNDERSTANDING

I understand and agree that:

- The information I have provided in this application will be used by the insurer to determine whether to extend coverage and the premium amount for such coverage.
- No coverage shall be in force until approved by the insurer. If approved, coverage will be in force as of the effective date determined by the insurer.
- This application will become part of the contract between the insurer and me.
- Except for a dependent up to the age of 19, coverage for preexisting medical conditions may be excluded or be subject to a waiting period of up to 24 months.
- I am entitled to a copy of this application and the Authorization to Use and Disclose Protected Health Information that is a part of this application upon request. I agree that a photographic copy shall be as valid as the original. A legible facsimile signature shall have the same force and effect as the original.
- I authorize the insurer to transmit the information contained herein electronically.

AUTHORIZATION TO USE AND DISCLOSE PROTECTED HEALTH INFORMATION

I. Protected Health Information

By signing this form, I authorize certain organizations and persons to use or disclose my protected health information. Protected health information includes, but is not limited to, hospital records, physician records, claim or benefit records, lab results, mental health records, as well as information regarding the use of drug, alcohol, HIV/AIDS, sexually transmitted disease and reproductive health services. Protected health information may be written, oral, or electronic. This form does not permit the use or disclosure of psychotherapy notes.

II. Purpose of this Authorization Form

By signing this form, I authorize the use and disclosure of protected health information for the purposes of pre-enrollment underwriting or risk-rating of health insurance coverage, to determine eligibility for enrollment or benefits under a health plan or to allow the insurer to conduct utilization review and quality improvement activities ("Purpose").

III. Entities Authorized to Use and Disclose My Protected Health Information

Insurers: I hereby authorize the following insurers, their reinsurers, and their legal representatives ("Insurers") to receive, use, and disclose my protected health information for the Purpose listed above:

(Please list below the names of all the insurers to whom you are submitting this application).

Insurer: _____ Insurer: _____ Insurer: _____

Insurer: _____ Insurer: _____ Insurer: _____

APPLICANT NAME _____ DATE _____

I authorize the Insurers to disclose my protected health information: between themselves, to reinsuring companies, and to insurance intermediaries or other persons or organizations performing business or legal services in connection with the Purpose above.

I further authorize any licensed physician, medical practitioner, health care provider, hospital, clinic, or other medical or medically related facility, insurance or reinsuring company, or other organization, institution, or person that has any record or knowledge of my health to disclose such information to the extent permitted by law to Insurers for the Purpose above.

I understand that protected health information described in this form may be used by, or disclosed to or by, organizations and persons who are not subject to federal or state privacy laws.

IV. Term of Authorization

I agree this Authorization shall be valid for two-and-one-half (2 ½) years from the latest signature date below.

V. Right to Revoke

I understand I may revoke this authorization at any time by giving advance written notice to Insurers. Revocation of this authorization form will not affect actions Insurers and others took in reliance on this form prior to the written notice of revocation.

If this application was taken over the phone or on the computer, I acknowledge that I, myself, have not actually signed this application but instead hereby authorize the insurance carrier to print "Electronically Acknowledged" on the signature line of the application and I agree that such printing shall be treated as a valid signature for all purposes of this form. I acknowledge that the insurance carrier has verified my identity for this purpose in accordance with any applicable law or regulation.

I HAVE READ AND CONSIDERED THE CONTENTS OF THIS FORM. BY SIGNING THIS FORM, I HEREBY AUTHORIZE THE USE AND DISCLOSURE OF PROTECTED HEALTH INFORMATION AS DESCRIBED IN THIS FORM.

_____Date _____
Primary Applicant (or Authorized Legal Representative) Signature

_____Date _____
Spouse / Domestic Partner Signature (ONLY if to be insured)

_____Date _____
Dependent Signature (ONLY if 18 or over and ONLY if to be insured)

_____Date _____
Dependent Signature (ONLY if 18 or over and ONLY if to be insured)

_____Date _____
Dependent Signature (ONLY if 18 or over and ONLY if to be insured)

_____Date _____
Dependent Signature (ONLY if 18 or over and ONLY if to be insured)

_____Date _____
Dependent Signature (ONLY if 18 or over and ONLY if to be insured)

APPLICANT NAME _____ DATE _____

TO BE COMPLETED BY AGENT
I. Agent/Producer Information

I certify that:
1. All answers provided in this application were completed by or provided by the applicant.
2. I have reviewed this enrollment form to ensure that all required items have been completed.
3. I am not aware of any information not disclosed on this enrollment form relating to the health, habits or reputation of any person listed on this enrollment form, which might have a bearing on the risk.

1. Producer/Writing Agent

Name:	ID#/Code:
Company:	Phone: ( )
Email:	
Producer Signature: Date signed: (A faxed signature shall be valid as an original signature)	

2. Agent/Managing Agent

Name:	ID#/Code:
Company:	Phone: ( )
Email:	
Agent Signature: Date signed: (A faxed signature shall be valid as an original signature)	